
State:	District of Columbia	Filing Company:	Hartford Casualty Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
Product Name:	General Liability - Umbrella - Ridesharing		
Project Name/Number:	Ridesharing - Public or Livery Passenger Conveyance/FF.09.001.2016.06		

Filing at a Glance

Company:	Hartford Casualty Insurance Company
Product Name:	General Liability - Umbrella - Ridesharing
State:	District of Columbia
TOI:	17.0 Other Liability-Occ/Claims Made
Sub-TOI:	17.0020 Commercial Umbrella and Excess
Filing Type:	Form
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Reviewer(s):	Angela King (primary)
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Effective Date (New):	
Effective Date (Renewal):	

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General Information

Project Name: Ridesharing - Public or Livery Passenger Conveyance	Status of Filing in Domicile: Pending
Project Number: FF.09.001.2016.06	Domicile Status Comments: Filed in Domicile State IN
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/10/2016	
State Status Changed:	Deemer Date:
Created By: Brenda Clapper	Submitted By: Brenda Clapper
Corresponding Filing Tracking Number:	

Filing Description:

This filing is to introduce a new exclusion form (XL 23 76). There has been growing attention to the emergence of Transportation Network Companies (TNCs), also known as ride-sharing service providers, which generally enable peer-to-peer arrangement of vehicular transportation services, often on very short notice generally utilizing online-enabled smart phone applications or digital networks. This type of service typically operated in part by matching drivers with passengers.

In order to address these new exposures related to transportation network and on-demand delivery services, our Commercial Auto program will also be adding this as a mandatory exclusion.

Company and Contact

Filing Contact Information

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Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name: The Hartford Ins. Group	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		PUBLIC OR LIVERY PASSENGER CONVEYANCE EXCLUSION	XL 23 76	03 17	END	New			XL 23 76 03 17.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUBLIC OR LIVERY PASSENGER CONVEYANCE EXCLUSION

This endorsement modifies insurance provided under the following:

UMBRELLA LIABILITY POLICY

- A.** The following exclusion is added to Part 2.
Exclusions of Section I – Coverages:

This policy does not apply to:

Public Or Livery Passenger Conveyance

“Bodily injury” or “property damage” arising out of any “auto” while being used as a public or livery conveyance for passengers. This includes, but it not limited to, any period of time an “auto” is being used by an insured who is logged into a “transportation network platform” as a driver, whether or not a passenger is “occupying” the “auto”.

B. Additional Definitions

As used in this endorsement:

1. “Occupying” means in, upon, getting in, on, out or off.
2. “Transportation network platform” means an online-enables application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	See the attached Explanatory
Attachment(s):	Explanatory Memo - XL 23 76.pdf
Item Status:	
Status Date:	

COUNTRYWIDE EXPLANATORY MEMORANDUM –FORMS COMMERCIAL GENERAL LIABILITY

Introduction/Background

This filing concerns a new exclusionary form **XL 23 76 03 17**.

For Use With

The endorsement included in this filing is to be used with, and modify, the following independent Hartford Forms:

XL 00 03 – Umbrella Liability Policy Provisions

Listing Of Revised Forms

The following endorsement is offered:

XL 23 76 03 17	Public or Livery Passenger Conveyance Exclusion
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Coverage Impact

XL 23 76 03 17 – Public or Livery Passenger Conveyance Exclusion

There has been growing attention to the emergence of Transportation Network Companies (TNCs), also known as ride-sharing service providers, which generally enable peer-to-peer arrangement of vehicular transportation services, often on very short notice generally utilizing online-enabled smart phone applications or digital networks. This type of service typically operates by matching drivers with passengers who request a ride via an online-enabled smart phone application or digital network. Popular providers of such services include Uber and Lyft. While our Umbrella is generally designed to provide insurance protection for the auto exposures arising out of commercial activities, ridesharing potentially creates a new exposure that may not be currently contemplated at the inception of the policy, particularly for risks that are yet to be appropriately classified and rated. For example, low barriers to entry may allow insureds to provide these services with no specific driver education or professional training in transporting passengers for profit.

In order to address these new exposures related to transportation network services, our Commercial Auto program will also be adding this as a mandatory exclusion, as introduced by ISO. To prevent a drop-down exposure and also to provide an exclusion for this type of risk, our Umbrella will also provide this exclusion.

Related Filing

General Liability (FF.13.001.2016.01), Excess Liability (FF.09HS.001.2016.03)

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